

Reassure America

Below are a series of questions and answers regarding this product. Please refer to the original policy or contact your provider for more detailed information (management, investment performance history, etc.). If you are invested with this provider, use the information below to help you compare benefits, features, and fees with our plan's 4 active investment providers.

Product Name: Advantage Flex Premium Annuity 1/Adv 90 Flex

Customer Service: 800-562-4234

Type of Product: Fixed Annuity

Does this product have . . .

1.	a guaranteed minimum earnings rate for this contract?	Yes	4.0%
2.	an annual contract fee?	No	
3.	internal fund transfer fees?	No	
4.	an annual penalty-free withdrawal amount?	Yes	10%
5.	quarterly statements sent to the participant's home address?	No	Annual statements are sent to the State.
6.	the ability for participants to request account information and make asset allocation changes without the State of Iowa's involvement?	Yes	Participants may receive information if the State provides a written release. Asset allocation changes do not apply to a fixed annuity.
7.	online access to accounts for the participant?	No	
8.	distribution options including lump sum(s), systematic payments, annuity payments and transfer/rollovers?	Yes	
9.	a surrender charge?	Yes	year 1=90%, years 2-9=increase year 1 percentage by 1% per year, year 10=99%, years 11+=100%
10.	surrender charge exceptions?	Yes	no surrender penalty for up to 10% of annuity purchase value once per 12 month period (penalty-free amount)
11.	a guaranteed principal return at death?	Yes	proceeds of annuity either in a lump sum or settlement option
12.	disclosure of total fees?	Yes	Fees are disclosed on policy data pages.
13.	ability to send distribution payments to participant's home address or bank account?	Yes	
14.	correct tax reporting on taxable withdrawals?	Yes	

